

The diagram illustrates a payment flow involving three entities: a Merchant, a Financial Institution/Central Clearing House, and a Client. The Merchant is shown on the left with a balance of 300. The Financial Institution/Central Clearing House is in the center. The Client is on the right with a balance of 200. An arrow points from the Merchant to the Financial Institution, and another arrow points from the Financial Institution to the Client. The value 100 is indicated near the arrow between the Merchant and the Financial Institution, representing the amount transferred.

FIGURE 1

100

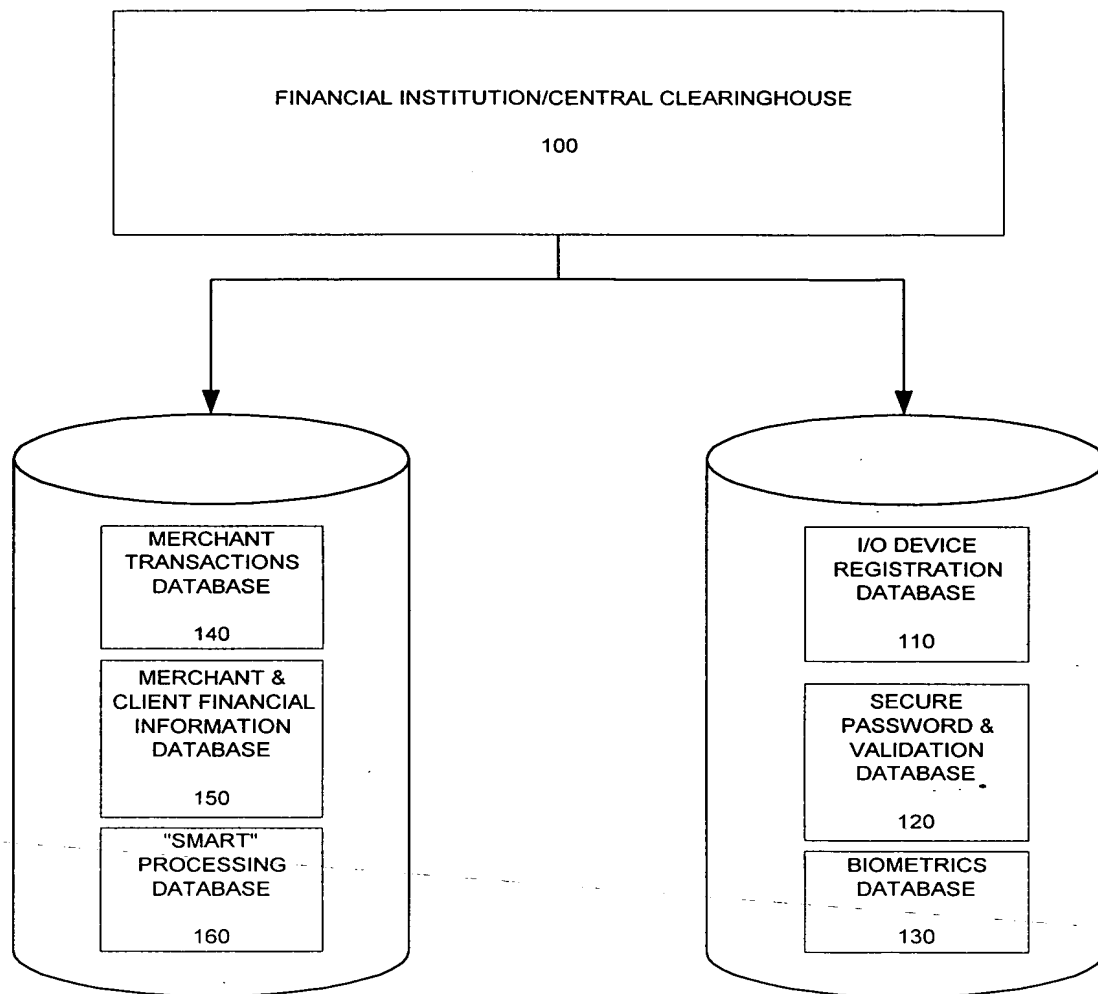


FIGURE 2

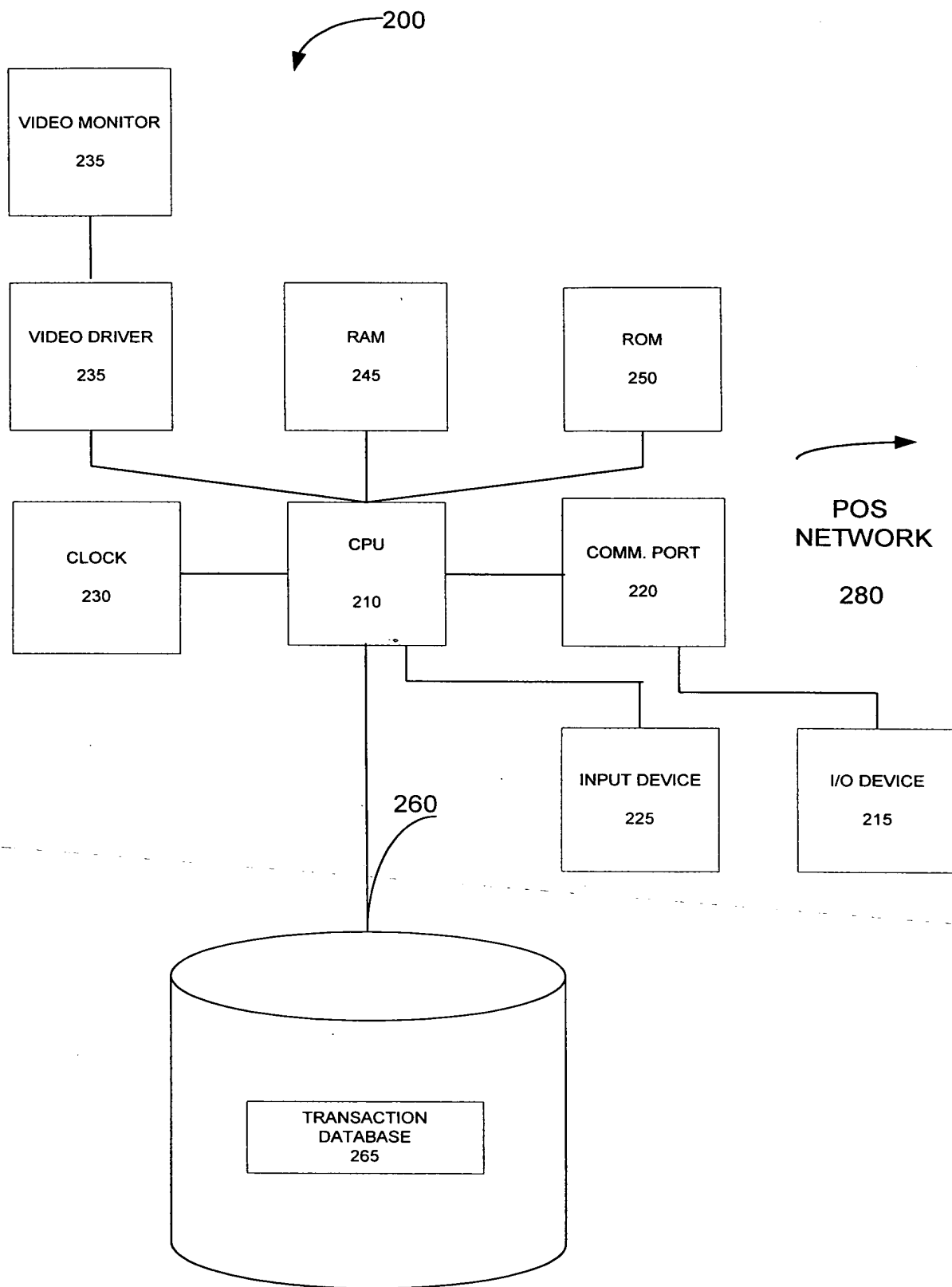


FIGURE 3

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graph TD
    280[POS NETWORK 280] --- 300[MERCHANT 300]
    300 --- DB[(DATABASE)]
    subgraph DB [ ]
        305[PRODUCT & PRICING DATABASE 305]
        310[TRANSACTION AND AUDIT DATABASE 310]
    end
    DB --- H1[ ]
    H1 --- 330L[PRODUCT INDICES 330]
    H1 --- 330R[PRODUCT INDICES 330]
    330L --- H2[ ]
    330R --- H2
    H2 --- 340[INFORMATION EXCHANGE 340]

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FIGURE 4

FIGURE 4

Buy I/O! = smart card that is pre-loaded w/ cash (merch subing card)

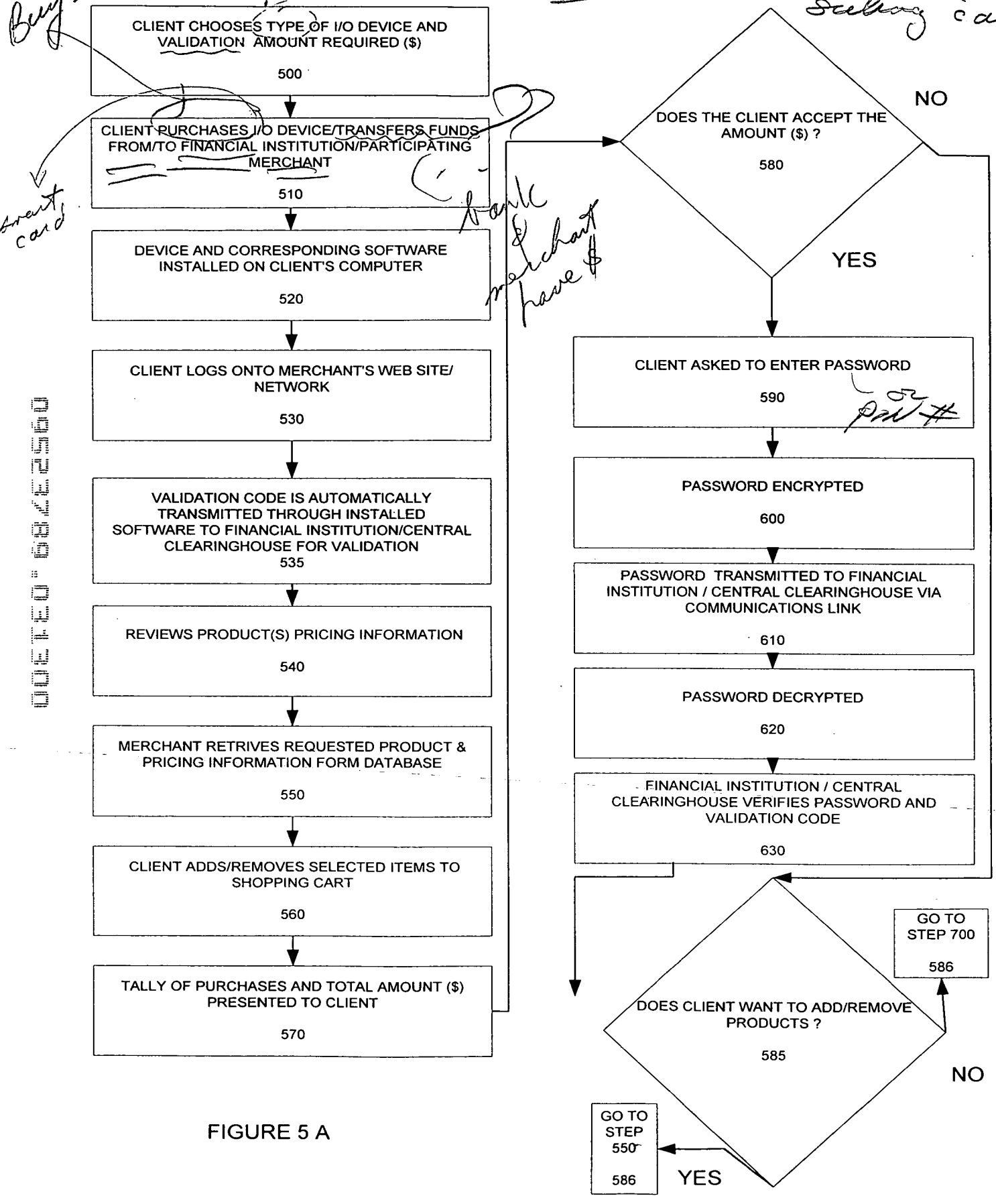


FIGURE 5 A

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graph TD
    640{DOES PASSWORD & VALIDATION CODE EXIST?  
640} -- NO --> 655[CLIENT NOTIFIED THAT ACCESS DENIED AND CLIENT'S INFORMATION STORED IN AUDIT DATABASE FOR FURTHER REVIEW  
655]
    640 -- YES --> 650[COMMUNICATIONS LINK ESTABLISHED THROUGH INFORMATION EXCHANGE  
650]
    650 --> 660[CORRESPONDING FUNDS TRANSFERRED FROM CLIENT'S BANK ACCOUNT TO MERCHANT'S BANK ACCOUNT  
-660-]
    660 --> 670[CLIENT SENT CONFIRMATION OF TRANSACTION AND RESIDUAL BALANCE ON I/O DEVICE  
670]
    670 --> 680{DOES CLIENT WANT TO CONDUCT ANOTHER TRANSACTION?  
680}
    680 -- NO --> 700[SESSION TERMINATED  
700]
    680 -- YES --> 710[GO TO STEP 540  
710]

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FIGURE 5.B

FIGURE 5.B

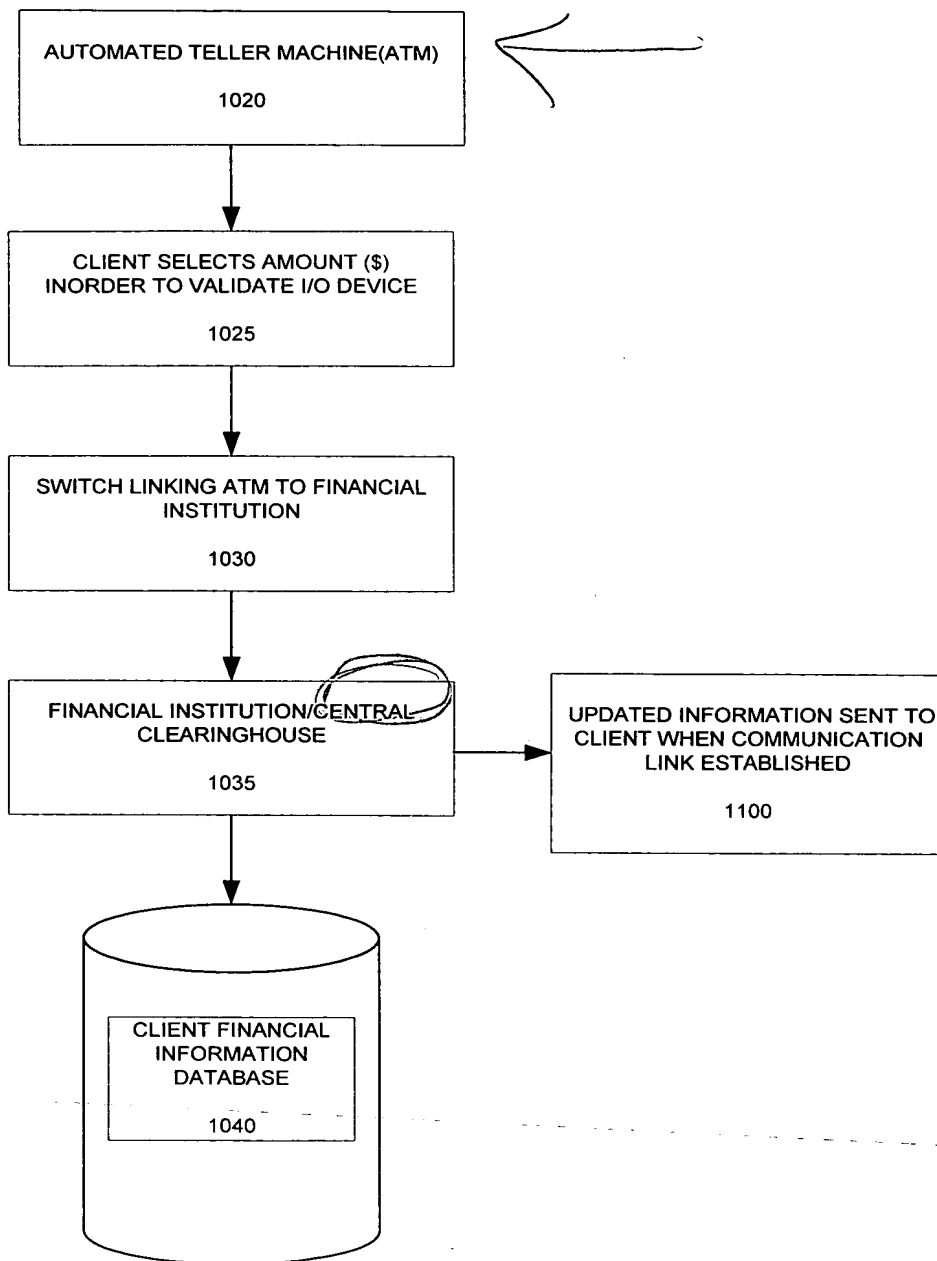


FIGURE 6